



Applicant: CUSHING, James K. et al.

Attorney Docket No. P04481US01

Title: SYSTEMS AND METHODS FOR DESIGNING GROUP RETIREMENT PLANS
REPLACEMENT SHEET 1 of 14

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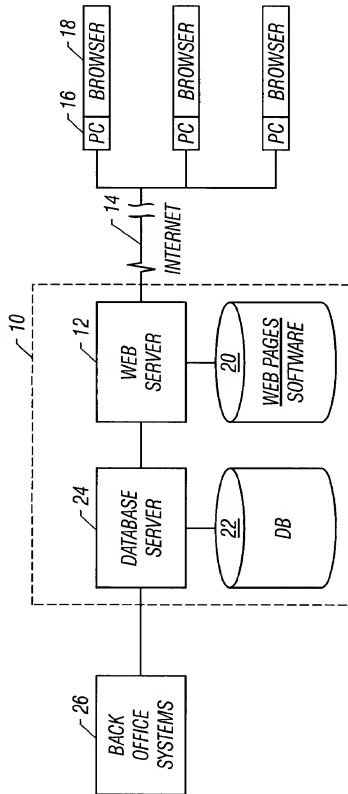


FIG. 1

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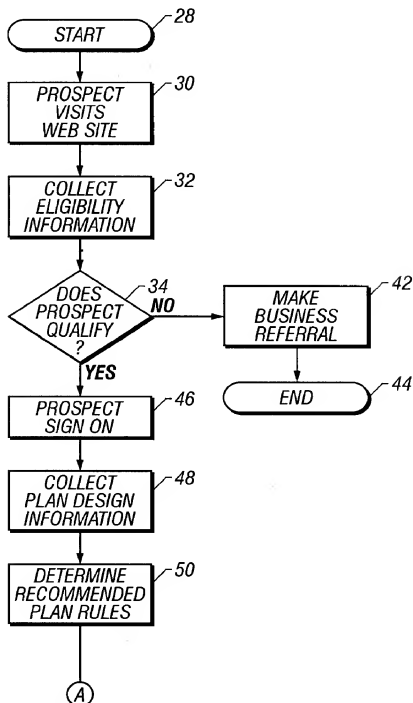


FIG. 2

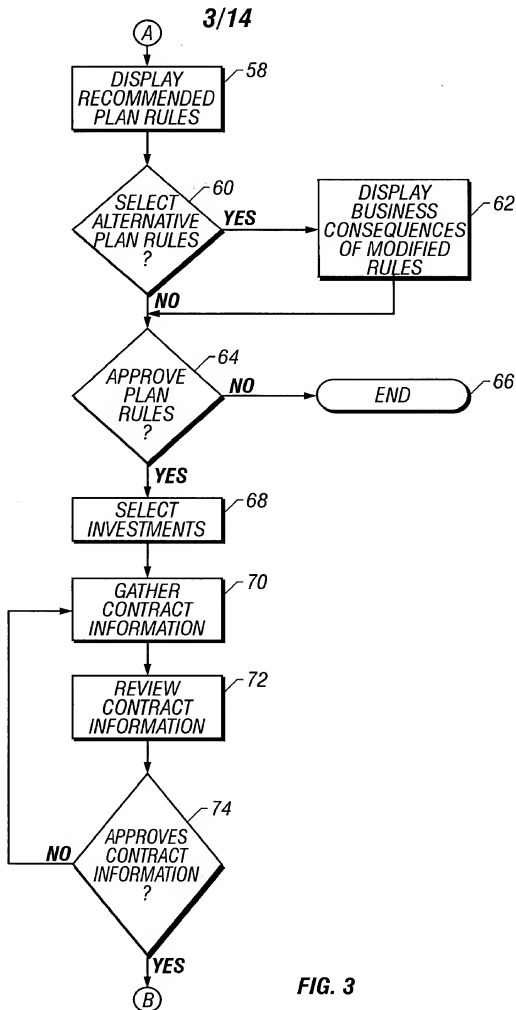


FIG. 3

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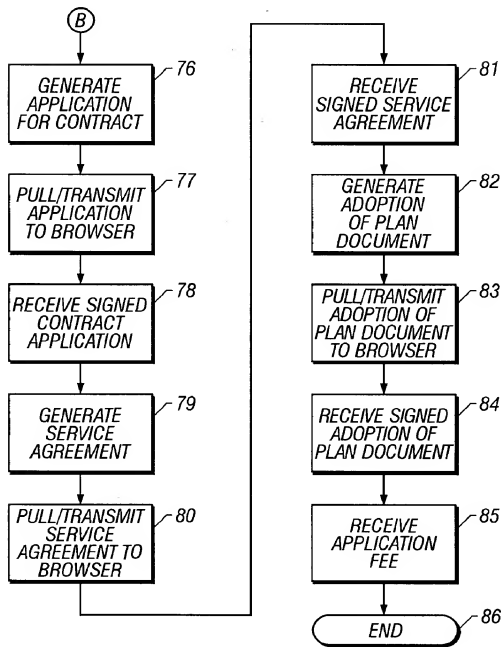


FIG. 4

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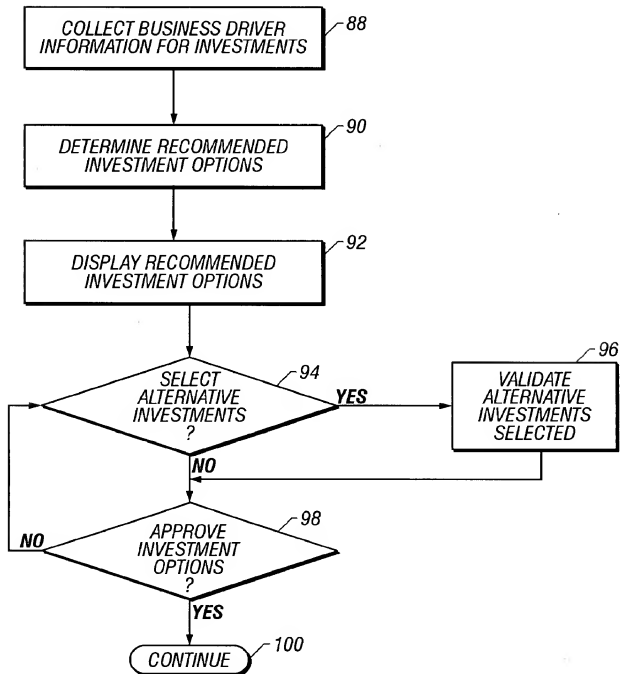


FIG. 5

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<p>36</p> <p>UNDERWRITING CRITERIA</p> <p>1. TYPE OF BUSINESS</p>	<p>38</p> <p>POSSIBLE RESPONSES</p> <p>SOLE PROPRIETORSHIP PARTNERSHIP LIMITED LIABILITY CORPORATION (TAXED AS PARTNERSHIP) LIMITED LIABILITY CORPORATION (TAXED AS CORPORATION) S-CORPORATION C-CORPORATION TAX-EXEMPT GOVERNMENTAL OTHER (FOR ASSOCIATIONS, TAFT-HARTLEY, ETC.)</p>	<p>40</p> <p>IMPACT</p> <ul style="list-style-type: none"> TAX-EXEMPT EMPLOYERS SHOULD BE REFERRED ELSEWHERE IN COMPANY GOVERNMENTAL EMPLOYERS AND "OTHER" SHOULD BE REFERRED ELSEWHERE IN COMPANY CAN ACCOMMODATE ALL OTHER TYPES OF EMPLOYERS
<p>2. DO YOU CURRENTLY OFFER A RETIREMENT PLAN TO EMPLOYEES?</p>	<p>YES NO</p>	<ul style="list-style-type: none"> IF YES, PROCEED TO 2A. IF NO, PROCEED TO 3.
<p>2A. WHAT TYPE OF PLAN DO YOU CURRENTLY SPONSOR?</p>	<p>401(K) PLAN PROFIT SHARING PLAN MONEY PURCHASE PLAN DEFINED BENEFIT PLAN SEP/SAR SEP SIMPLE IRA</p>	

FIG. 6A

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UNDERWRITING CRITERIA	POSSIBLE RESPONSES	IMPACT
2B. DO YOU WANT TO CONTINUE THIS TYPE OF PLAN?	YES NO	<ul style="list-style-type: none"> IF "YES" AND ANSWER TO 2A. IS 401(K), PROFIT SHARING, MONEY PURCHASE OR DEFINED BENEFIT, THEN REFER ELSEWHERE IN COMPANY. IF "YES" AND ANSWER TO 2A. IS SEP/SAR SEP OR SIMPLE IRA, THEN REFER ELSEWHERE IN COMPANY IF "NO", THEN GO TO NEXT QUESTION
2C. WHAT TYPE OF RETIREMENT PLAN ARE YOU INTERESTED IN SETTING UP?	UNKNOWN 401(K) PROFIT SHARING PLAN MONEY PURCHASE PLAN DEFINED BENEFIT PLAN SEP SIMPLE IRA	<ul style="list-style-type: none"> IF UNKNOWN, 401(K), PROFIT SHARING, MONEY PURCHASE OR DEFINED BENEFIT SELECTED, THEN REFER ELSEWHERE IN COMPANY IF SEP OR SIMPLE IRA, THEN REFER ELSEWHERE IN COMPANY
3. TOTAL NUMBER OF EMPLOYEES	MORE THAN 1000	<ul style="list-style-type: none"> IF YES, THEN REFER ELSEWHERE IN COMPANY IF NO, CONTINUE

FIG. 6B

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UNDERWRITING CRITERIA	POSSIBLE RESPONSES	IMPACT
4. ARE YOU WILLING TO MAKE A CONTRI- BUTION TO A RETIREMENT PLAN ON BEHALF OF YOUR EMPLOYEES?	YES NO	<ul style="list-style-type: none"> • IF YES, CONTINUE • IF NO, REFER ELSEWHERE IN COMPANY
5. ARE YOU COMMITTED TO A SELF-SERVE RETIREMENT PLAN OFFERING ELECTRONIC REPORTING AND COMMUNICATION CAPABILITIES?	YES NO	<ul style="list-style-type: none"> • IF YES, CONTINUE • IF NO, REFER ELSEWHERE IN COMPANY

FIG. 6C

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CHARACTERISTIC DRIVING NEED FOR RETIREMENT PLAN	EMPLOYER CONTRIBUTION PLAN PROVISIONS	EMPLOYEE ELIGIBILITY
ATTRACT NEW EMPLOYEES RETAIN EXISTING EMPLOYEES	<ul style="list-style-type: none"> • 50% UP TO 6% MATCHING CONTRIBUTION • SIX-YEAR GRADED VESTING SCHEDULE 	IMMEDIATE ENTRY
ATTRACT NEW EMPLOYEES COMPENSATE HIGHER- PAID EMPLOYEES	<ul style="list-style-type: none"> • 50% UP TO 4% MATCHING CONTRIBUTION • 100% VESTING • INTEGRATED PROFIT SHARING CONTRIBUTION (MAXIMUM DISPARITY) 	IMMEDIATE ENTRY
ATTRACT NEW EMPLOYEES REDUCE TAX-LIABILITY	<ul style="list-style-type: none"> • 50% UP TO 6% MATCHING CONTRIBUTION • 100% VESTING • PAY-TO-PAY PROFIT SHARING CONTRIBUTION 	IMMEDIATE ENTRY

FIG. 7A

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CHARACTERISTIC DRIVING NEED FOR RETIREMENT PLAN	EMPLOYER CONTRIBUTION PLAN PROVISIONS	EMPLOYEE ELIGIBILITY
108 RETAIN EXISTING EMPLOYEES COMPENSATE HIGHER- PAID EMPLOYEES	54 • 25% UP TO 4% MATCHING CONTRIBUTION • SIX-YEAR GRADED VESTING SCHEDULE • INTEGRATED PROFIT SHARING CONTRIBUTION (MAXIMUM DISPARITY)	56 CHOOSE • IMMEDIATE ENTRY • ONE-YEAR WITH 1,000 HOURS AND AGE 21
110 RETAIN EXISTING EMPLOYEES REDUCE TAX LIABILITY	• 50% UP TO 6% MATCHING CONTRIBUTION • SIX-YEAR GRADED VESTING SCHEDULE • PAY-TO-PAY PROFIT SHARING CONTRIBUTION	CHOOSE • IMMEDIATE ENTRY • ONE-YEAR WITH 1,000 HOURS AND AGE 21
112 COMPENSATE HIGHER- PAID EMPLOYEES REDUCE TAX LIABILITY	• 50% UP TO 6% MATCHING CONTRIBUTION • 100% VESTING • INTEGRATED PROFIT SHARING CONTRIBUTION (MAXIMUM DISPARITY)	CHOOSE • IMMEDIATE ENTRY • ONE-YEAR WITH 1,000 HOURS AND AGE 21

FIG. 7B

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File		End		View		Go		Favorites		Help																									
Address: http://www.stampmaster.com/shop/books																																			
<div>ADVERTISEMENT</div> <div> HELP/FAQ ASK A QUESTION PRIVACY POLICY </div> <div> HOME WHAT IS THIS SERVICE COMPARE PLANS BUILD A PLAN EMPLOYEE LOGIN EMPLOYER LOGIN </div> <div> GET STARTED SIGNON 1. DESIGN PLAN 2. SELECT INVESTMENTS 3. BUILD & SIGN A CONTRACT </div>																																			
<p>IS THIS SERVICE RIGHT FOR YOUR BUSINESS? ANSWER THE FOLLOWING QUESTIONS TO FIND OUT!</p>																																			
<p>1. IN WHICH STATE DOES THE PERSON DECIDING TO SET UP THIS SERVICE PLAN WORK? <input checked="" type="radio"/> VA</p> <p>2. WHAT TYPE OF BUSINESS DO YOU OPERATE? <input type="radio"/> SOLE PROPRIETORSHIP <input type="radio"/> PARTNERSHIP (INCLUDING LIMITED LIABILITY PARTNERSHIP) <input type="radio"/> LIMITED LIABILITY CORPORATION (TAKEN AS PARTNERSHIP) <input type="radio"/> LIMITED LIABILITY CORPORATION (TAKEN AS CORPORATION) <input type="radio"/> S-CORPORATION <input type="radio"/> C-CORPORATION <input type="radio"/> TAX-EXEMPT BUT NOT A CHURCH ORGANIZATION <input type="radio"/> GOVERNMENTAL OR TAX-EXEMPT CHURCH ORGANIZATION <input type="radio"/> I DON'T OWN A BUSINESS</p> <p>3. DO YOU CURRENTLY OFFER, OR HAVE YOU EVER OFFERED, A RETIREMENT PLAN FOR YOUR EMPLOYEES? <input type="radio"/> YES <input type="radio"/> NO (IF NO SKIP TO QUESTION #6)</p> <p>4. WHAT TYPE OF PLAN IS/ WAS OFFERED? <input type="radio"/> 401(K) <input type="radio"/> DEFINED BENEFIT <input type="radio"/> PROFIT SHARING <input type="radio"/> SEP/ SAR SEP <input type="radio"/> MONEY PURCHASE <input type="radio"/> SIMPLE IRA</p> <p>5. DO YOU WANT TO CONTINUE WITH THIS TYPE OF PLAN? <input type="radio"/> YES <input type="radio"/> NO</p> <p>6. WHAT TYPE OF PLAN DO YOU WANT TO SET UP? <input type="radio"/> 401(K) <input type="radio"/> DEFINED BENEFIT <input type="radio"/> PROFIT SHARING <input type="radio"/> SEP <input type="radio"/> MONEY PURCHASE <input type="radio"/> SIMPLE IRA</p> <p>7. HOW MANY EMPLOYEES DO YOU HAVE? <input type="text"/></p> <p>8. IS YOUR BUSINESS COMMITTED TO A SELF-SERVE, TOTALLY ELECTRONIC RETIREMENT PLAN? <input type="radio"/> YES <input type="radio"/> NO</p> <p>9. IS YOUR BUSINESS WILLING TO MAKE A MATCHING CONTRIBUTION? <input type="radio"/> YES <input type="radio"/> NO</p> <p>10. ARE YOUR EMPLOYEES EXPECTED TO CONTRIBUTE TOWARDS THEIR RETIREMENT PLAN? <input type="radio"/> YES <input type="radio"/> NO</p> <p>11. CONTACT INFORMATION:</p> <table border="0"> <tr> <td>TITLE</td> <td>FIRST NAME</td> <td>M. I.</td> <td>LAST NAME</td> </tr> <tr> <td>BUSINESS TITLE</td> <td colspan="3">COMPANY</td> </tr> <tr> <td colspan="2">STREET ADDRESS 1</td> <td colspan="2">STREET ADDRESS 2</td> </tr> <tr> <td>CITY</td> <td>STATE</td> <td colspan="2">ZIP CODE</td> </tr> <tr> <td>PHONE</td> <td colspan="2">EXTENSION</td> <td></td> </tr> <tr> <td>E-MAIL ADDRESS</td> <td colspan="3">EMPLOYER WEB ADDRESS</td> </tr> </table> <p>IF YOU HAVE A SPECIAL ACCOUNT CODE, ENTER IT HERE: <input type="text"/></p>												TITLE	FIRST NAME	M. I.	LAST NAME	BUSINESS TITLE	COMPANY			STREET ADDRESS 1		STREET ADDRESS 2		CITY	STATE	ZIP CODE		PHONE	EXTENSION			E-MAIL ADDRESS	EMPLOYER WEB ADDRESS		
TITLE	FIRST NAME	M. I.	LAST NAME																																
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CITY	STATE	ZIP CODE																																	
PHONE	EXTENSION																																		
E-MAIL ADDRESS	EMPLOYER WEB ADDRESS																																		
<div> <div>CONTINUE</div> <div>CLEAR</div> </div>																																			
<div>Internet Zone</div> <div>TAX-EXEMPT</div>																																			

FIG. 8

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The screenshot shows a web browser window with a menu bar (File, Edit, View, Go, Favorites, Help) and a toolbar with various navigation icons. The address bar is empty. The main content area displays a sign-on page with the following elements:

- ADVERTISMENT** banner with links: [HELP/FAQ](#), [ASK A QUESTION](#), [PRIVACY POLICY](#)
- Navigation tabs: [HOME](#), [WHAT IS THIS SERVICE](#), [COMPARE PLANS](#), [BUILD A PLAN](#) (selected), [EMPLOYEE LOGIN](#), [EMPLOYER LOGIN](#)
- Progress bar: [GET STARTED](#), [SIGN ON](#) (selected), [1. DESIGN PLAN](#), [2. SELECT INVESTMENTS](#), [3. BUILD & SIGN A CONTRACT](#)
- SIGN ON** section:
 - PLEASE SIGN IN.** (text above a text input field)
 - WE WANT TO KEEP THE INFORMATION YOU GIVE US CONFIDENTIAL. WE ALSO DON'T WANT YOU TO HAVE TO RE-ENTER INFORMATION AGAIN IF YOU LEAVE OUR SITE DURING THE PROCESS OF BUILDING THIS SERVICE PLAN.
 - DON'T HAVE A PIN? CLICK [HERE](#).
 - PLEASE GIVE US YOUR SOCIAL SECURITY NUMBER AND PIN.
 - ENTER SOCIAL SECURITY NUMBER: [text input field]
 - PIN: [text input field]
 - [CONTINUE](#) button
 - FIRST TIME USERS: CLICK CONTINUE ABOVE AFTER QUALIFYING AND OBTAINING YOUR PIN NUMBER. TO SECURE YOUR QUALIFICATION DATA AND NEW PIN NUMBER. IF THIS STEP IS NOT COMPLETED, YOU WILL HAVE TO RE-QUALIFY FOR THE SERVICE BEFORE YOU CAN BEGIN TO DESIGN YOUR PLAN
 - IN THE FUTURE, WHEN YOU VISIT OUR SITE AGAIN, ALL THAT YOU WILL NEED TO DO IS OPEN THE SIGN-ON PAGE FROM THE BUILD A PLAN TAB.

The browser's status bar at the bottom shows "Internet Zone" and "TAX-EXEMPT".

FIG. 9

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The screenshot shows a web browser window with a menu bar (File, End, View, Go, Favorites, Help) and a toolbar. The address bar is empty. The main content area has a header with links: HELP/FAQ, ASK A QUESTION, and PRIVACY POLICY. Below this is a navigation bar with links: HOME, WHAT IS THIS SERVICE, COMPARE PLANS, BUILD A PLAN (highlighted), EMPLOYEE LOGIN, and EMPLOYER LOGIN. A secondary navigation bar contains: GET STARTED, SIGNON, 1. DESIGN PLAN (highlighted), 2. SELECT INVESTMENTS, and 3. BUILD & SIGN A CONTRACT. The main text reads: "THIS SECTION WILL HELP DESIGN A 401(K) PLAN THAT'S RIGHT FOR YOUR COMPANY AND YOUR EMPLOYEES. THE ANSWERS YOU PROVIDE WILL HELP SET THE BASIS FOR YOUR PLAN." Below this is a section titled "DESIGN YOUR PLAN" with three numbered questions. Question 1 asks for two reasons to set up a retirement plan, with four checkbox options. Question 2 asks who should benefit most, with two radio button options. Question 3 asks if employees should be able to borrow from their funds, with two radio button options. At the bottom are buttons for CONTINUE, CLEAR, and LOGOFF. The browser's status bar shows "Internet Zone" and "TAX-EXEMPT".

File End View Go Favorites Help

HELP/FAQ ASK A QUESTION PRIVACY POLICY

HOME WHAT IS THIS SERVICE COMPARE PLANS BUILD A PLAN EMPLOYEE LOGIN EMPLOYER LOGIN

GET STARTED SIGNON 1. DESIGN PLAN 2. SELECT INVESTMENTS 3. BUILD & SIGN A CONTRACT

THIS SECTION WILL HELP DESIGN A 401(K) PLAN THAT'S RIGHT FOR YOUR COMPANY AND YOUR EMPLOYEES. THE ANSWERS YOU PROVIDE WILL HELP SET THE BASIS FOR YOUR PLAN.

DESIGN YOUR PLAN

1. WHY DO YOU WANT TO SET UP A RETIREMENT PLAN? (PLEASE SELECT TWO.)

☐ TO ATTRACT NEW EMPLOYEES

☐ TO RETAIN EXISTING EMPLOYEES

☐ TO COMPENSATE HIGHER PAID EMPLOYEES

☐ TO REDUCE OUR TAX LIABILITY

2. WHO SHOULD BENEFIT MOST FROM YOUR RETIREMENT PLAN?

☐ ALL EMPLOYEES

☐ ONLY THOSE EMPLOYEES WHO HAVE COMPLETED SOME SERVICE WITH MY COMPANY

3. DO YOU WANT YOUR EMPLOYEES TO BE ABLE TO BORROW FROM THEIR RETIREMENT FUNDS

☐ YES ☐ NO

CONTINUE CLEAR LOGOFF

Internet Zone • TAX-EXEMPT

FIG. 10

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File		End		View		Go		Favorites		Help	
ADVERTISEMENT											
HELP/FAQ ASK A QUESTION PRIVACY POLICY											
HOME WHAT IS THIS SERVICE COMPARE PLANS BUILD A PLAN EMPLOYEE LOGIN EMPLOYER LOGIN											
GET STARTED SIGNON 1. DESIGN PLAN 2. SELECT INVESTMENTS 3. BUILD & SIGN A CONTRACT											
DESIGN REVIEW											
BASED ON YOUR ANSWERS, HERE ARE THE BASIC RULES WE SUGGEST FOR YOUR PLAN. YOU CAN MAKE REVISIONS BY SCROLLING EACH DROPDOWN BOX.											
ELIGIBILITY											
YOUR EMPLOYEES CAN JOIN THE PLAN AFTER TURNING 21 AND ON:											
A MONTHLY DATE FOLLOWING 1 YEAR OF SERVICE ▼											
CONTRIBUTIONS											
YOUR EMPLOYEES CAN CONTRIBUTE UP TO \$10,500 PER CALENDER YEAR SUBJECT TO IRS PERCENTAGE OF PAY LIMITS.											
YOU'LL MATCH:											
50% UP TO 4% OF PAY THE EMPLOYEE CONTRIBUTES ▼											
YOU'LL PROVIDE:											
A PAY TO PAY PROFIT SHARING CONTRIBUTION ▼											
VESTING											
YOUR EMPLOYEES ALWAYS "OWN" THEIR CONTRIBUTIONS TO THE PLAN											
YOUR EMPLOYEES OWN YOUR COMPANY CONTRIBUTIONS:											
ON A 6-YEAR GRADED SCHEDULE VESTING SCHEDULE ▼											
LOANS											
LOANS WILL:											
NOT BE OFFERED UNDER YOUR PLAN ▼											
IF YOU CHOOSE TO OFFER LOANS TO YOUR MEMBERS, THE LOAN PROVISIONS WILL BE:											
<ul style="list-style-type: none">• ONE OUTSTANDING LOAN PER MEMBER• ONE LOAN APPROVED PER YEAR• \$1,000.00 LOAN MINIMUM• LOAN INTEREST RATE OF PRIME RATE PLUS 2%											
TAX-DEDUCTIBLE PLAN COSTS											
NON-REFUNDABLE SET-UP FEE: \$											
ANNUAL CONTRACT AND ADMINISTRATION CHARGES: \$ + \$(PER MEMBER FEE) X = \$											
CONTINUE LOGOFF											
Internet Zone • TAX-EXEMPT											

FIG. 11